



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Order Filed on November 7, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:	Case No.:	23-12965-CMG
Michael Sean Ragiel	Hearing Date:	12/19/2023
	Judge:	Christine M. Gravelle
	Chapter:	11

**ORDER APPROVING DISCLOSURE STATEMENT AND FIXING TIME FOR FILING
ACCEPTANCES OR REJECTIONS OF PLAN, COMBINED WITH NOTICE THEREOF**

The relief set forth on the following page is hereby **ORDERED**.

DATED: November 7, 2023

A handwritten signature in cursive script, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

A disclosure statement under Chapter 11 of the Bankruptcy Code having been filed by
Timothy Neumann on behalf of Michael Sean
Ragiel on 9/26/2023 referring to a plan under
Chapter 11 of the Code; and

It having been determined after hearing on notice, that the disclosure statement contains
adequate information, it is

ORDERED and notice is hereby given, that:

- A. The disclosure statement, dated 9/26/2023 is approved.
- B. Within 14 days after entry of this order, copies of this order, the approved disclosure statement and the plan, together with a ballot conforming to Official Form 14, shall be mailed by the plan proponent to all creditors, equity security holders and other parties in interest as provided by Fed. R. Bankr. P. 3017(d).
- C. Written acceptances, rejections or objections to the plan referred to above shall be filed with the attorney for the plan proponent not less than seven (7) days before the hearing on confirmation of the plan.
- D. December 19, 2023 at 2:00PM is fixed as the date and time for the hearing on confirmation of the plan.

rev.12/1/09

In re:
Michael Sean Ragiel
Debtor

Case No. 23-12965-CMG
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 07, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2023:

Recip ID	Recipient Name and Address
db	Michael Sean Ragiel, 198 Deer Haven Rd, Bedminster, NJ 07921-2522

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).
NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Angela Catherine Pattison	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING apattison@hillwallack.com apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Geoffrey P. Neumann	on behalf of Debtor Michael Sean Ragiel geoff.neumann@gmail.com timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffrey.pn.b127774@notify.bestcase.com
Loren L. Speziale	on behalf of Creditor c/oLoren L. Speziale Santander Bank N.A. lspeziale@grossmcginley.com jkacsur@grossmcginley.com
Margaret Mcgee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov

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Total Noticed: 1

Maria Cozzini

on behalf of Creditor LoanCare LLC mcozzini@sternlav.com

Timothy P. Neumann

on behalf of Debtor Michael Sean Ragiel timothy.neumann25@gmail.com
btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com;neumann.timothyb127774@notify.bestcase.
com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10